

United States Bankruptcy Court
Western District of Washington

In re:
Norman W Metcalf
Rebecca A Metcalf
Debtors

Case No. 12-47415-BDL
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0981-3

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 30

Date Rcvd: Dec 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2017.

db +Norman W Metcalf, 412 S 58th St #B, Tacoma, WA 98408-6435
jdb +Rebecca A Metcalf, 1471 Rainier Court #B, Fircrest, WA 98466-6423
sr +Bank of America NA, c/o Dean R Prober, Prober & Raphael ALC, 20750 Ventura Blvd #100,
Woodland Hills, CA 91364-6207
cr +Bank of America, N.A., c/o Prober & Raphael, A Law Corporation, P.O. Box 4365,
Woodland Hills, CA 91365-4365
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)
sr +U.S. Bank, National Association, Routh Crabtree Olsen, PS, c/o Michelle Riel,
13555 SE 36th St, Suite 300, Bellevue, WA 98006-1489
954190751 +Acs Systems, 9800 Centre Pkwy Ste 110, Houston, TX 77036-8223
954355718 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
El Segundo, CA 90245-3504
954190753 +Arstrat, 9800 Centre Parkwa #1100, Houston, TX 77036-8263
954190754 +Avon Products foundation, Inc, 1345 AVE OF THE AMERICAS, New York, NY 10105-0196
954190763 +Rbs Citizens Na, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
954215046 +SJMC, FHS m/s 120-01, PO Box 2197, Tacoma WA 98401-2197
954190764 +St Joseph Medical Center, PO Box 31001-1456, Pasadena, CA 91110-0001
954190765 +Tacoma Fire Dept, 901 Fawcett Ave., Tacoma, WA 98402-5699
954190766 +Tapco C U, 6312 19th St W, Fircrest, WA 98466-6226
954190767 +Topcofinsrv, 1721 Hewitt Avenue Suite #511, Everett, WA 98201-3546

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg +EDI: IRS.COM Dec 05 2017 00:13:00 Internal Revenue Service, 915 2nd Avenue MS W244,
Seattle, WA 98174-1007

smg EDI: WADEPREV.COM Dec 05 2017 00:13:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
954251323 EDI: BECKLER.COM Dec 05 2017 00:13:00 American Express Bank, FSB, c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
954190752 EDI: AMEREXPR.COM Dec 05 2017 00:13:00 Amex, P.O. Box 297871,
Fort Lauderdale, FL 33329-7871
954190755 EDI: BANKAMER.COM Dec 05 2017 00:13:00 Bank Of America, Po Box 982235,
El Paso, TX 79998
954190756 EDI: BANKAMER.COM Dec 05 2017 00:13:00 Bank Of America, N.A., 4161 Piedmont Pkwy,
Greensboro, NC 27410
954371898 +EDI: BANKAMER.COM Dec 05 2017 00:13:00 Bank of America, N.A., Bankruptcy Department,
P.O. Box 26012, NC4-105-02-99, Greensboro, NC 27420-6012
954190757 +E-mail/Text: fairwaycollections@yahoo.com Dec 05 2017 00:11:42 Fairway Coll,
1126 S Gold Ste Ste 101, Centralia, WA 98531-3768
954190759 +E-mail/Text: collection.department@harborstone.com Dec 05 2017 00:11:08
Harborstone Credit Union, PO Box 4207, Tacoma WA 98438-0207
954190760 +EDI: HFC.COM Dec 05 2017 00:13:00 Hsbc/Bsbuy, Po Box 5253, Carol Stream, IL 60197-5253
954358931 EDI: RESURGENT.COM Dec 05 2017 00:13:00 LVNV Funding LLC its successors and assigns,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
954358930 EDI: RESURGENT.COM Dec 05 2017 00:13:00 LVNV Funding, LLC its successors and assigns as,
assignee of RBS Citizens, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
954190762 +EDI: RESURGENT.COM Dec 05 2017 00:13:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281
954190768 +EDI: CITICORP.COM Dec 05 2017 00:13:00 Unvl/Citi, Po Box 6241,
Sioux Falls, SD 57117-6241

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Harborstone Credit Union
954190758 Fst Nat Coll
954190761* IRS - Centralized Insolv, PO Box 7346, Philadelphia, PA 19101-7346
954671552* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
Lewisville, TX 75067)

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2017 at the address(es) listed below:

Dean R Prober on behalf of Creditor Bank of America, N.A. ecf4@ecf.courtdrive.com
Dean R Prober on behalf of Special Request Bank of America NA ecf4@ecf.courtdrive.com
Edward L Rossback on behalf of Debtor Norman W Metcalf office@rossbacklaw.com,
ed@rossbacklaw.com
Edward L Rossback on behalf of Joint Debtor Rebecca A Metcalf office@rossbacklaw.com,
ed@rossbacklaw.com
Kenneth E Rossback on behalf of Joint Debtor Rebecca A Metcalf office@rossbacklaw.com,
ed@rossbacklaw.com;r46250@notify.bestcase.com
Kenneth E Rossback on behalf of Debtor Norman W Metcalf office@rossbacklaw.com,
ed@rossbacklaw.com;r46250@notify.bestcase.com
Michael G. Malaier ecfcomputer@chapter13tacoma.org
Michelle R Riel on behalf of Special Request U.S. Bank, National Association ecf@rcolegal.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Norman W Metcalf	Social Security number or ITIN	xxx-xx-4433
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Rebecca A Metcalf	Social Security number or ITIN	xxx-xx-2130
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Western District of Washington			
Case number: 12-47415-BDL			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Norman W Metcalf

Rebecca A Metcalf

12/4/17**By the court:** Brian D Lynch
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.